OVER-THE-AIR CARD PROVISIONING SYSTEM AND METHOD

CROSS-REFERENCE TO RELATED APPLICATIONS

None.

STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

Not applicable.

REFERENCE TO A MICROFICHE APPENDIX

Not applicable.

FIELD OF THE INVENTION

The present disclosure relates to provisioning credit and other cards, and more particularly, but not by way of limitation, to a system and method for over-the-air card provisioning to enable credit and other cards and accounts. The present system and method provides for wirelessly storing information to enable the credit and other cards and/or accounts to enable the card to perform transactions by various communication means, such as by communicating with various reader transaction devices, which are capable of receiving and processing the information.

BACKGROUND OF THE INVENTION

Conventional credit, debit, loyalty and other cards are widely known and used for their convenience. These cards are frequently embodied in a plastic form and are provided in various shapes and sizes. Moreover, to further the appeal to consumers, these cards are being equipped with chips as smartcards to provide faster, more secure, transactions and to provide additional features. In the arrangements that allow for contact-less transactions, the smartcard credit cards are provided with a contact-less interface that interacts with a reader device to process card transactions. Specifically, the card is brought into close proximity with the reader transaction device, data is exchanged via the contact-less interface in the card and the reader device, and the transaction is processed.

However, while these features make credit cards more attractive for consumers, a consumer must carry each plastic credit card individually in order to take advantage of the features these cards offer. This is not only an inconvenience for consumers, but also a burden to credit card issuers due to the cost of the traditional card personalization process, which requires the issuers to provision and mail the cards to many consumers, and repeat the process when replacing expired cards.

SUMMARY OF THE INVENTION

The present disclosure provides a system for over-the-air provisioning of a card on a wireless device. The system includes a wireless device, a provisioning system in communication with the wireless device, and an issuer system to maintain an account related to a card. The issuer system is operable to wirelessly enable the card on the wireless device via the provisioning system. A method for over-the-air card provisioning of a wireless device is also provided. The method includes authorizing, by an issuer, an account related to a card, and wirelessly provisioning the card on a wireless device.

In one embodiment, a method for managing a card operable on a wireless device is provided. The method includes transmitting a signal between a wireless device and a network, the signal related to the operability of a card on the wireless device. The signal is used by at least one of the network and wireless device. The method also provides for changing the operability of the card on the wireless device based on the signal.

In another embodiment, a method of provisioning a card over-the-air on a wireless device when replacing wireless devices is provided. The method includes wirelessly communicating with a first wireless device, and disabling a card on the first wireless device. The method further provides for wirelessly communicating with a second wireless device, and provisioning the card on the second wireless device.

In another embodiment, a method for enabling a default card on a wireless device is provided. The method includes providing a wireless device, and enabling a plurality of cards on the wireless device. The method includes providing a wallet application operable on the wireless device for selecting cards, and activating one of the plurality of cards as a default card on the wireless device.

In yet another embodiment, a system for over-the-air provisioning of a card is provided. The system includes a wireless device and a medium in communication with the wireless device. The medium is operable to store card information. The system includes a provisioning system in communication with the wireless device and an issuer system to maintain an account related to a card. The issuer system is operable to wirelessly enable the card on the medium using the provisioning system and wireless device.

These and other features and advantages will be more clearly understood from the following detailed description taken in conjunction with the accompanying drawings and claims.

BRIEF DESCRIPTION OF THE DRAWINGS

For a more complete understanding of the presentation and the advantages thereof, reference is now made to the following brief description, taken in connection with the accompanying drawings and the detailed description, wherein like reference numerals represent like parts.

Exemplary embodiments are described herein with reference to the drawings, in which:

FIG. **1** is a system drawing according to an exemplary embodiment of the present design;

FIG. **2** is a flow chart which illustrates a card application process in accordance with the exemplary embodiment;

FIG. **3** is a flow chart which illustrates a card provisioning process in accordance with the exemplary embodiment;

FIG. **4** is a flow chart which illustrates a card activation process in accordance with the exemplary embodiment;

FIG. **5** is a flow chart which illustrates a card termination process in accordance with the exemplary embodiment;

FIG. **6** is a flow chart which illustrates a process for terminating a card and issuing a new card when a subscriber wireless device is replaced in accordance with the exemplary embodiment;

FIG. **7** is a flow chart which illustrates a process for updating or changing information relating to a card that is stored on a subscriber device in accordance with the exemplary embodiment;